

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA

- v. -

U.S. BANCORP,

Defendant.

ORIGINAL

INFORMATION

18 CRIM 150

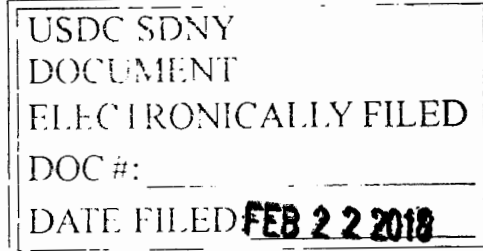
COUNT ONE

**(Willful Failure to Maintain an Adequate Anti-Money Laundering Program
In Violation of the Bank Secrecy Act)**

The United States Attorney charges:

1. From at least in or about 2009 through in or about 2014, in the Southern District of New York and elsewhere, U.S. Bancorp (“USB”), the defendant, through its subsidiary, U.S. Bank National Association (the “Bank”), did willfully fail to establish, implement, and maintain an adequate anti-money laundering program, to wit, USB did, among other things, cap the number of alerts generated by its transaction monitoring systems based on staffing levels and resources and fail to monitor non-customer Western Union transactions at branches of the Bank, which resulted in a failure to monitor, investigate, and report substantial numbers of suspicious transactions flowing through the Bank.

(Title 31, United States Code, Sections 5318(h), 5322(a) and (c); and
Title 31, Code of Federal Regulations, Section 1020.210.)




COUNT TWO
**(Willful Failure to File a Suspicious Activity Report
In Violation of the Bank Secrecy Act)**

The United States Attorney further charges:

2. From in or about October 2011 through in or about November 2013, in the Southern District of New York and elsewhere, USB, the defendant, through the Bank, did willfully fail to report suspicious transactions relevant to a possible violation of law or regulations, as required by the Secretary of the Treasury, to wit, USB willfully failed to timely report suspicious banking activities of Scott Tucker, a customer, who used the Bank to launder proceeds from an illegal payday lending scheme.

(Title 31, United States Code, Sections 5318(g), 5322(a) and (c); and
Title 31, Code of Federal Regulations, Section 1020.320.)



GEOFFREY S. BERMAN
United States Attorney

Form No. USA-33s-274 (Ed. 9-25-58)

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(18 U.S.C. §§ 5318 and 5322;
31 C.F.R. §§ 1010.210 and 1020.320)

GEOFFREY S. BERMAN
United States Attorney.

2/22/2018 Initial conference held before District Judge Lewis A. Kaplan:
on Defendant U.S. Bancorp present through corporate representative
Ann Claire H. Phillips and attorneys Boyd M. Johnson, III and
Samuel W. Seymour. AUSA's Niketh Velamoor and Jonathan Cohen present.
Court Reporter Steven Greenblum present. An executed waiver of
indictment and an information were filed in open court. Defendant was
allocated as to the deferred prosecution agreement, was arraigned
and entered a plea of not guilty. Time was excluded from
today through February 12, 2020 from Speedy Trial calculations
in the interests of justice.

Kaplan, J.